



GET YOUR SECURITY SIMPLIFIED!

Presenting
HDFC ERGO Secure 4in1



GET YOUR INSURANCE SIMPLIFIED!

Products to choose from:



my:Optima Secure

4X coverage at no additional cost*



my: health Koti Suraksha (Personal Accident)

The product covers injuries or death due to accident



Home Shield Insurance

Safeguards your home and its contents



HDFC ERGO Cyber Sachet Insurance

Shields you against digital theft of funds, online shopping, etc.



**ADVANTAGES OF BUYING
HDFC ERGO SECURE 4 IN 1**

- Comprehensive coverage:**
Financially secures your health, home, cyber risks and accidental uncertainties
- Single policy and single premium:**
No need to maintain multiple policies and no need to remember multiple due dates
- Flexibility:**
As per your insurance needs, you can choose to club any product along with my: Optima Secure (mandatory) and tailor-make your own package
- Package discount:**
Enjoy an additional discount of up to 10% on total premium

HDFC ERGO Secure 4in1 • 



GET 4X COVERAGE*
AT NO ADDITIONAL
COST WITH
OPTIMA SECURE



> COVERAGE

Secure Benefit



2X coverage from day 1

The base cover you opt for gets doubled instantly upon purchase, without having the need to claim it.

Restore Benefit[^]



100% restore coverage

If a claim is made, 100% of the base sum insured gets restored in the policy automatically.

Plus Benefit**



100% increase in coverage after 2 years

The base cover increases by 50% after 1 year and 100% after 2 years, irrespective of any claims made.

Protect Benefit^{^^}



Zero deduction on non-medical expenses Zero deductions on listed non-medical expenses to maximise your claim during hospitalisation.

> So much coverage



60 and 180 days pre and post hospitalisation covered



Preventive health check-ups



Emergency road and air ambulance



Daily cash for shared room



Room rent at actuals



E-opinion on 51 illnesses

> So much choice



Coverage

From INR 5 lakhs to 2 crores



Cashless treatment

16,000+ network hospitals and healthcare service providers^{~~}



Tenure

Policy tenure is 1 year



Aggregate deductible[#]

Aggregate deductible options of INR 25,000, 50,000 and 1,00,000 that can help you get up to 50% discount on premium



MY:HEALTH KOTI SURAKSHA PERSONAL ACCIDENT





> COVERAGE



**Sum insured
from INR 10 lakhs
to 1 crore^{^^^}**



Accidental death***



**Permanent
disablement**



**Weekly benefit in case of
temporary total disablement
due to accident**



**Emergency
medical expenses**



**Dependent children
education benefit##**



**Parental care
benefit**



**Hospital cash -
Accident only**



Broken bones



Last rites

Temporary Total Disablement will not be available for Children



**YOU CAN CHANGE
YOUR LIFE WITH THE
INTERNET.
FOR THE BETTER**

Be Internet Insured with
HDFC ERGO Cyber Sachet Insurance



CYBER SACHET INSURANCE





> Why buy HDFC ERGO Cyber Sachet Insurance

-  Option to choose from a comprehensive list of cyber risk covers
-  Covers all your devices
-  Provision to extend your coverage to your family by paying additional premium
-  The policy has no deductible for all of its covers
-  Complete peace of mind for activities conducted on the internet

> Risk covered for you

- | | | |
|--|--|---|
|  Theft of funds
Unauthorized digital transactions |  Online shopping |  Privacy breach and data breach liability |
|  Identity theft |  Online sales |  Privacy breach and data breach by third party |
|  Data restoration and malware decontamination |  Social media and media liability |  Smart home cover |
|  Cyber bullying, cyber stalking and loss of reputation |  Network security liability |  Liability arising due to underage dependent children |
|  Replacement of hardware | | |

> Sum insured flexibility

Sum insured options ➔ INR 1 Lakh to ➔ INR 10 Lakhs

Note: The sum insured opted can be extended to include up to 4 family members residing with you (including self).

> Who will be covered under this policy





**YOU DON'T LEAVE
YOUR HOME
'UNLOCKED' THEN
WHY LEAVE IT
'UNPROTECTED'?**

Protect your home with
HDFC ERGO Home Shield Insurance



> COVERAGE



Sum insured from INR 50 lakhs to 1 crore



Option to cover building or contents,
or both on comprehensive basis



Covers furniture and fixtures,
electronic equipment, ACs, etc.



Option to cover building at reconstruction
cost or amount at which it is registered



Optional coverage for portable equipment,
jewellery & valuables, public liability[~]



Multiple options to choose such as loss of rent,
hotel stay, emergency purchases, expenses for
shifting to alternate accommodation, etc.[~]





To know more, contact your advisor today!

Terms & Conditions Apply. *4X means base Sum Insured + Plus Benefit (after 2 Policy Years) + Secure Benefit + Automatic Restore Benefit.
**Under Plus Benefit, irrespective of claims means sum insured gets increased by 50% of base sum insured per year maximum up to 100%.
^^Please refer the list of Non-Medical Expenses specified in the policy wording. ^A single claim in a Policy Year cannot exceed the sum of Base Sum Insured, Plus Benefit (if applicable) and Secure Benefit. ^^Figure as on 30th June 2024. ^^^Sum insured for Floater option are on an individual basis. #A deductible is an amount you agree to pay at the time of claim once in a policy year, post which our coverage kicks in.
***Disappearance and Comatose is part of the Accidental Death Cover. The Accidental Death Sum Insured is the maximum liability payable under all the covers including Accidental Death, Disappearance and Comatose. ##Dependent Child/Children-maximum entry age-25 years.
^For optional covers, additional premium will be charged. HDFC ERGO General Insurance Company Limited. IRDAI Reg. No.146. CIN: U66030MH2007PLC177117. Registered & Corporate Office: 6th Floor, Leela Business Park, Andheri-Kurla Road, Andheri (East), Mumbai – 400 059. For more details on the risk factors, terms and conditions, please read the policy document carefully before concluding a sale. UIN: HDFC ERGO Secure 4in1 - HDFHLIP25040V042425. UID: 16740.